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My name is Sarah Poriss and I am a foreclosure defense attorney with a practice in Hartford. I only represent homeowners and never represent parties that foreclose on property.

I submit this testimony in support of **SB 408**, An Act Concerning the Protection of Delinquent Homeowners and **SB 409**, An Act Concerning the Assignment of Certain Liens and Expanding Homeowner Protections Under the Emergency Mortgage Assistance Program. I have represented several homeowners in the last few years against property tax foreclosures. They have involved only one Plaintiff- American Tax Funding, LLC or one of its successors or assigns- which is a third party purchaser of delinquent property taxes. I have found these matters the most difficult to defend and the Plaintiff to be the least forgiving and helpful in working out an agreement. SB 408 and 409 would provide much-needed protections to homeowners facing a foreclosure due to unpaid property taxes. First, it would require clarity as to the owner of the taxes (most of my clients did not realize their taxes had been sold to a third party), would relieve the debt by the reduction in the interest rate, and would provide them an opportunity to enter into a payment plan. Without these changes, I expect to continue to see homeowners face foreclosure without any help as in my experience, because the burdensome 18% delinquent interest rate and the lack of cooperation on the part of the third-party purchaser of the taxes typically lead directly to loss of the property.

I urge the Committee to examine closely the agenda of any party opposed to this bill. In my experience, the only ones who serve to gain if this bill does not pass, are the third- party purchasers of delinquent property taxes and their attorneys.

I would improve the attorney's fee provision of SB 408 (Sec. 1d) to not only cap the total fee at \$1500 and the hourly rate at \$150, but to require that any attorney representing a foreclosing third-party purchaser of delinquent property taxes submit an itemized attorney's fee affidavit, with dated time entries, detailing the work performed, the person who performed the work, and the person's hourly rate, as in my experience the fee affidavits are generic and do not state who performed what tasks nor the dates the tasks were performed. This would provide the courts more guidance on the fairness and reasonableness of any fee petition and would further protect the homeowner from additional costs to avoid foreclosure.

In addition, making violations of this statute an unfair trade practice would further deter the third-party purchasers from taking a hard line against homeowners and permit those homeowners who are not provided the proper notices or who do not get a good faith opportunity to negotiate a payment plan needed protections.

Feel free to contact me with any questions. Thank you.

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